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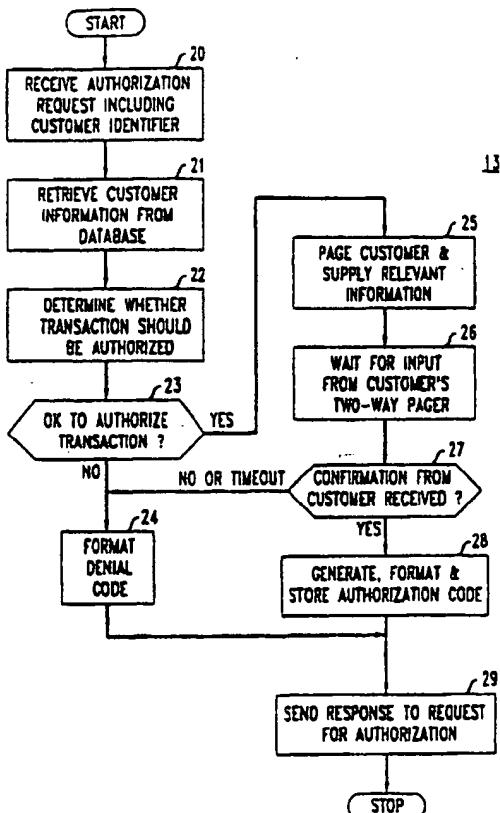
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(54) Transaction authorization and alert system

(57) An automated method for alerting a customer that a transaction is being initiated and for authorizing the transaction based on a confirmation/approval by the customer thereto. In accordance with one illustrative embodiment, a request to authorize the transaction is received, wherein the request includes a customer identifier; a determination is made whether to authorize the transaction based on the customer identifier; if the determination is to authorize the transaction, that fact is communicated to the customer; a confirmation that the transaction should, in fact, be authorized is received back from the customer; and the transaction is authorized in response to the customer's confirmation thereof. In accordance with another illustrative embodiment, a transaction initiated by an agent of the customer (i.e., the principal) is authorized by the principal when one or more threshold parameters that may be pre-defined by the principal are exceeded. A preferred method of alerting the customer and receiving a confirmation to authorize the transaction back from the customer is illustratively afforded by conventional two-way pagers.

FIG. 10



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EUROPEAN SEARCH REPORT

Application Number

EP 96 30 3616

DOCUMENTS CONSIDERED TO BE RELEVANT			CLASSIFICATION OF THE APPLICATION (Int.Cl.6)
Category	Citation of document with indication, where appropriate, of relevant passages	Relevant to claim	
A	WO 94 12954 A (WILSON SHEILA) 9 June 1994 * claim 1; figure 1 * ---	1-35	G07F7/08 G07F7/10
A	WO 95 12859 A (VISA INT SERVICE ASS) 11 May 1995 * claim 1; figure 4 * ---	1-35	
A	WO 93 01662 A (NEUSTEIN SHIMON) 21 January 1993 * claim 1; figure 1 * ---	1-35	
A	US 4 554 418 A (TOY FRANK C) 19 November 1985 * claim 1; figure 1 * ---	1-35	
A	US 5 388 148 A (SEIDERMAN ABE) 7 February 1995 * claim 1; figure 1 * ---	1-35	
A	US 5 208 446 A (MARTINEZ JERRY R) 4 May 1993 * claim 1; figure 2 * ---	1-35	TECHNICAL FIELDS SEARCHED (Int.Cl.6) G07F
<p>The present search report has been drawn up for all claims</p>			
Place of search	Date of completion of the search	Examiner	
THE HAGUE	26 May 1998	Kirsten, K	
CATEGORY OF CITED DOCUMENTS			
X : particularly relevant if taken alone		T : theory or principle underlying the invention	
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O : non-written disclosure		L : document cited for other reasons	
P : intermediate document		& : member of the same patent family, corresponding document	

FIG. 3

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1	JOHN SMITH	503 456 7890	1234	YES	NO	>100	-	-	201 432 1098	-	-	-	309	310
2	ROB	504 567 8901	1234	YES	YES	>300	>3	3	900 555 6789	-	-	-	308	310
3	PT000	506 789 0012	3456	YES	NO	MC=1234	>4	2	500 555 1234	-	-	-	307	310
4	JIMMY	507 890 1123	4567	YES	YES	>150	-	1	908 901 2345	200	>2	-	306	310
N	808	NNN XXX XXXX	NNNN	YES	YES	>NNN	-	X	NNN XXX XXXX	XXX	>N	-	305	310

FIG. 7

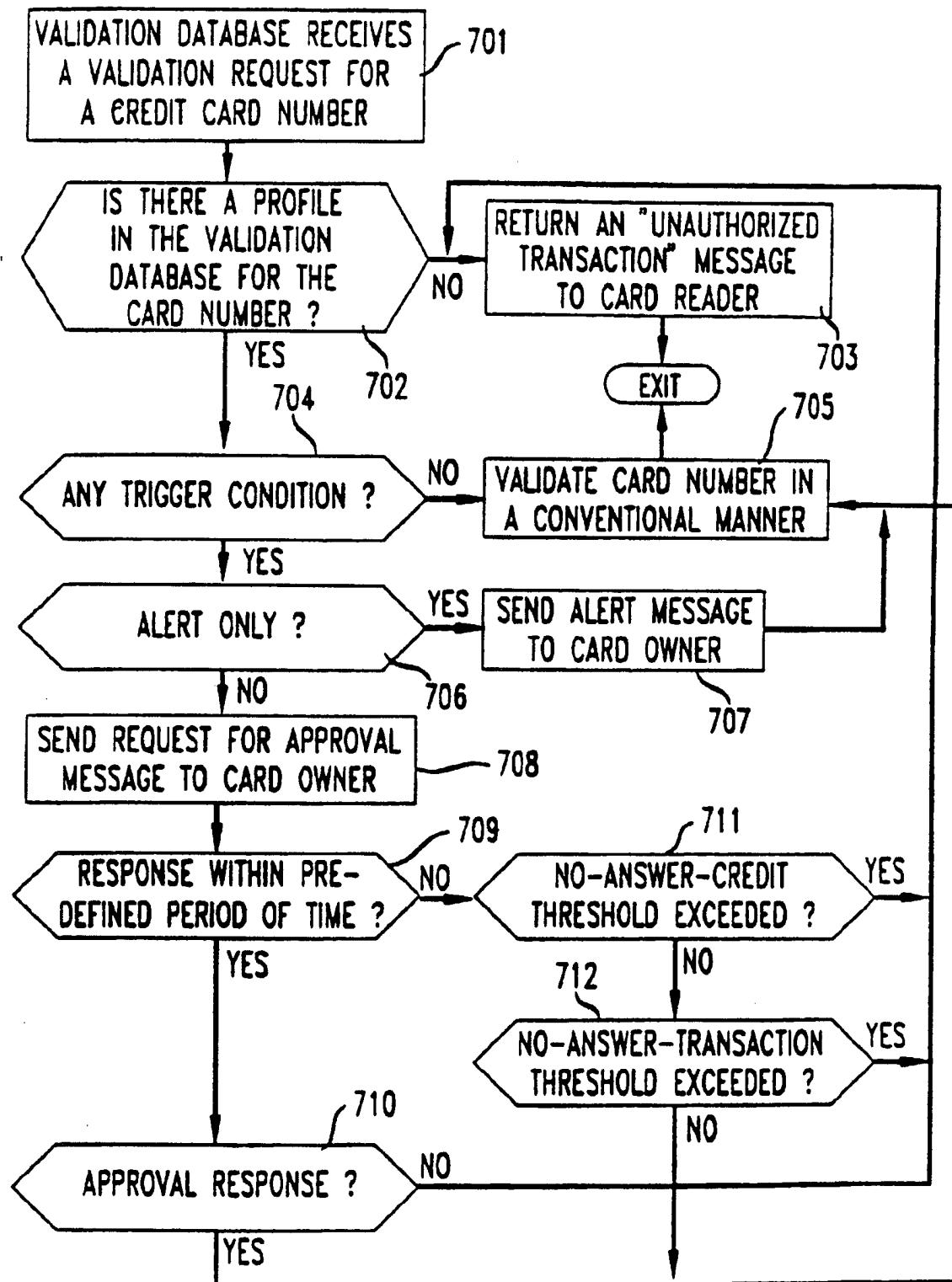


FIG. 8

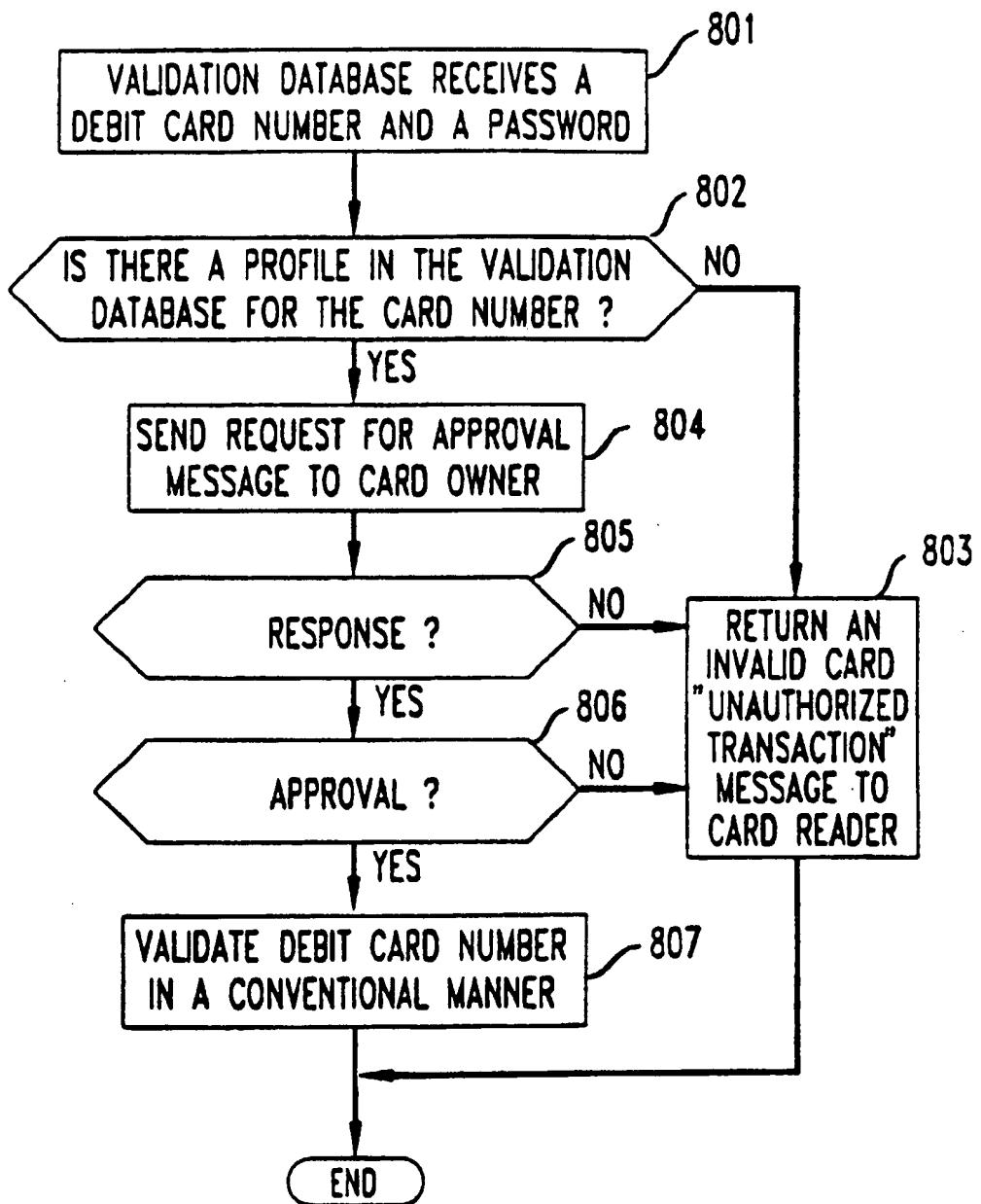


FIG. 9

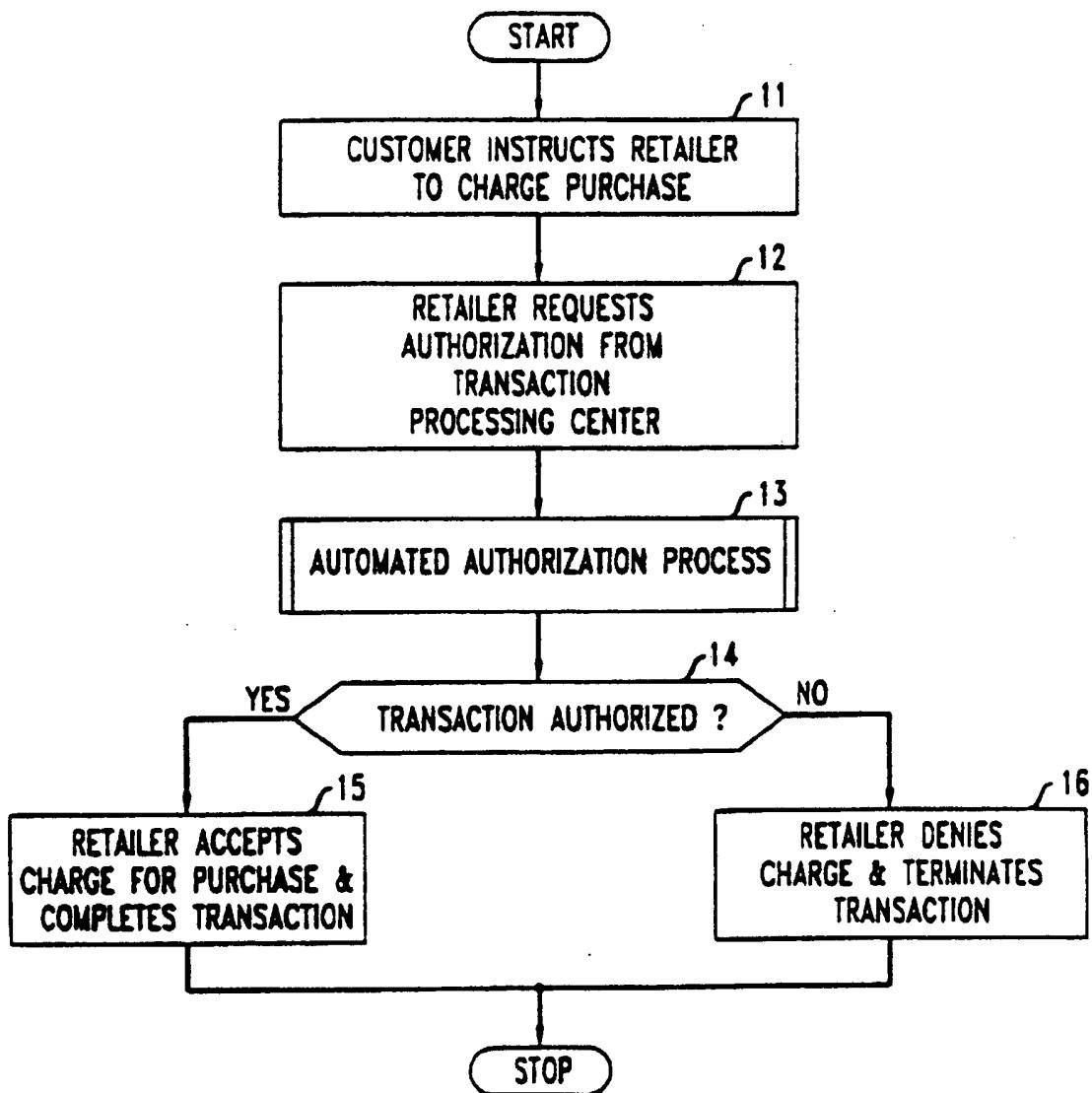


FIG. 10

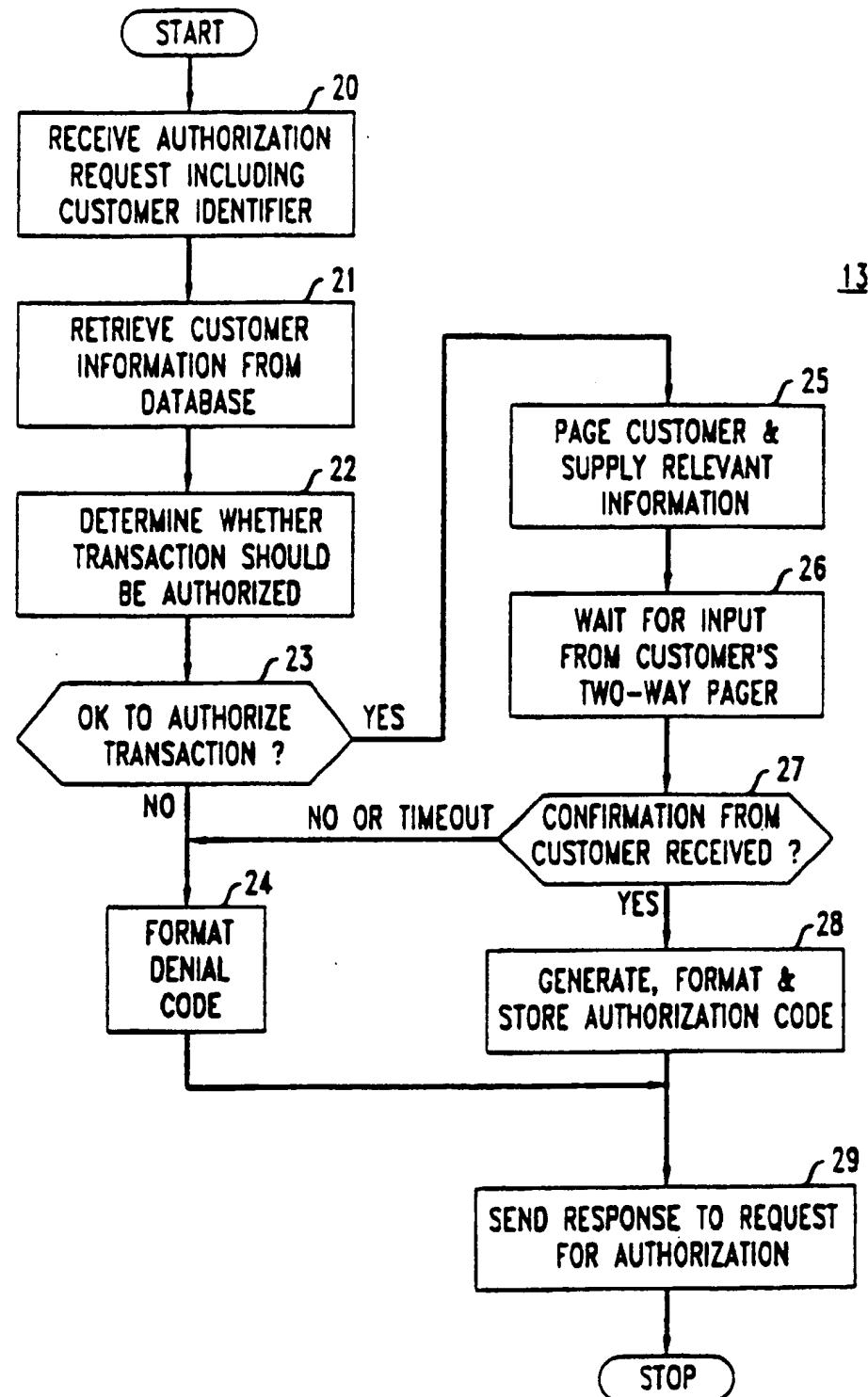


FIG. 11

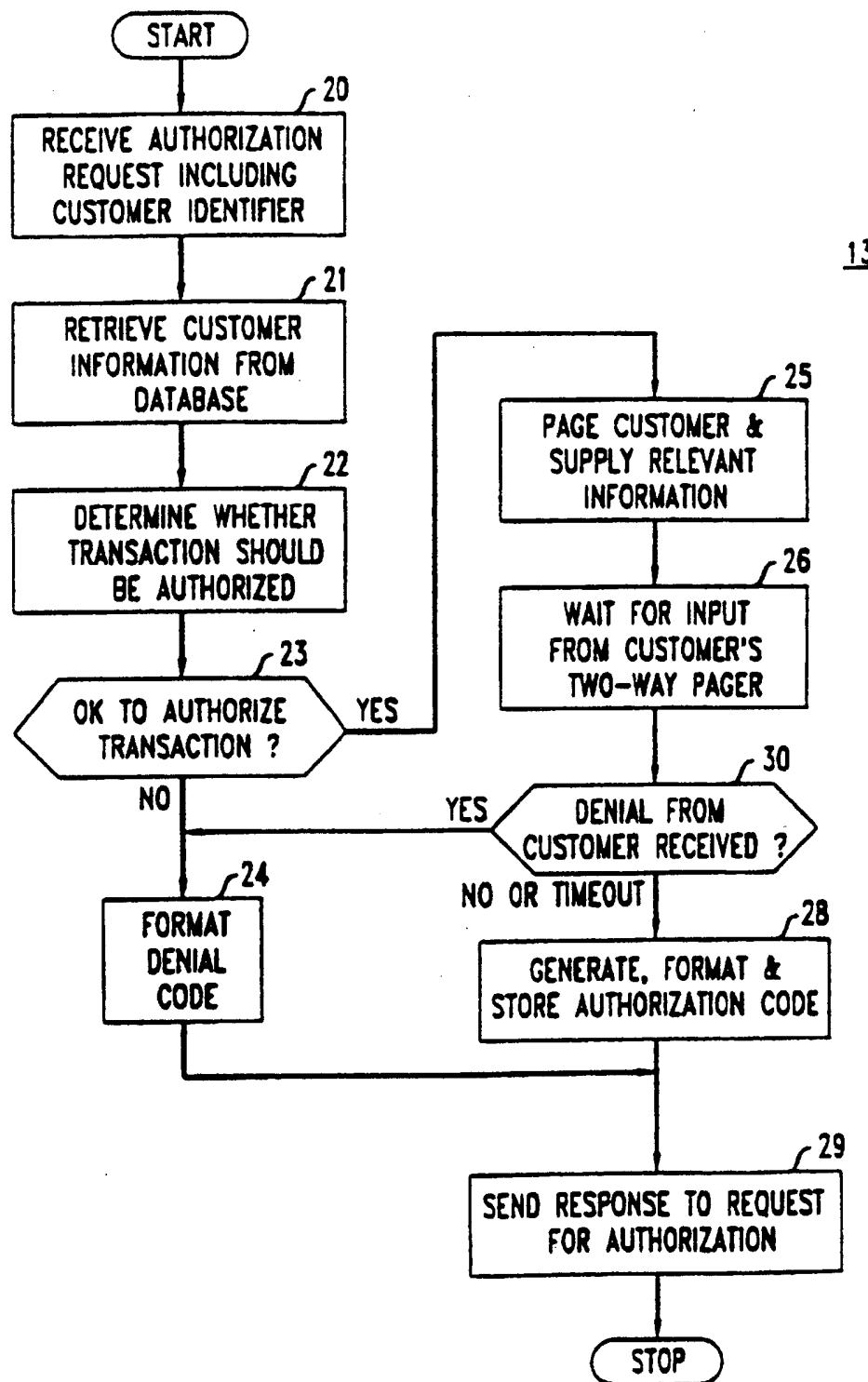


FIG. 12

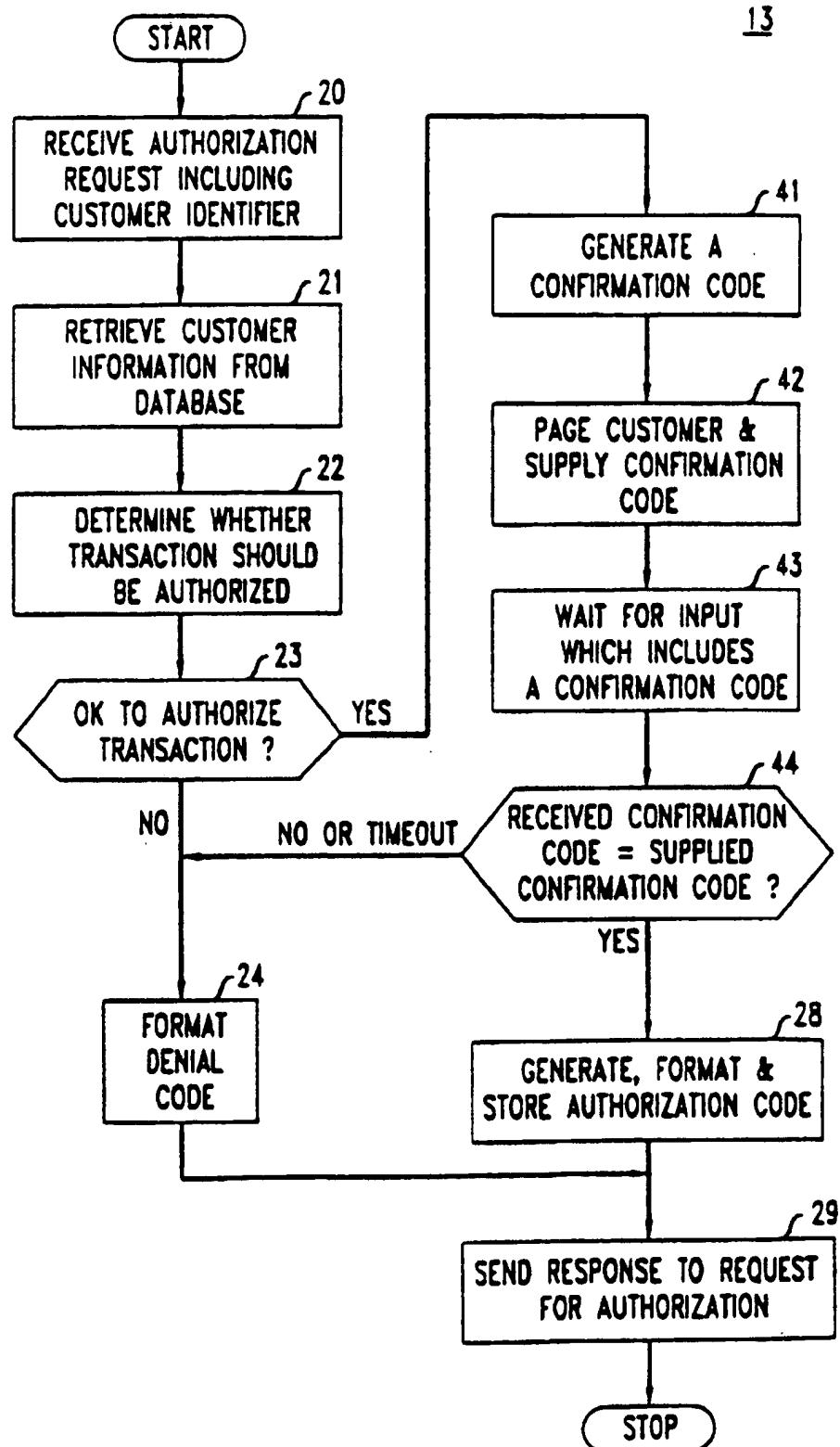


FIG. 13

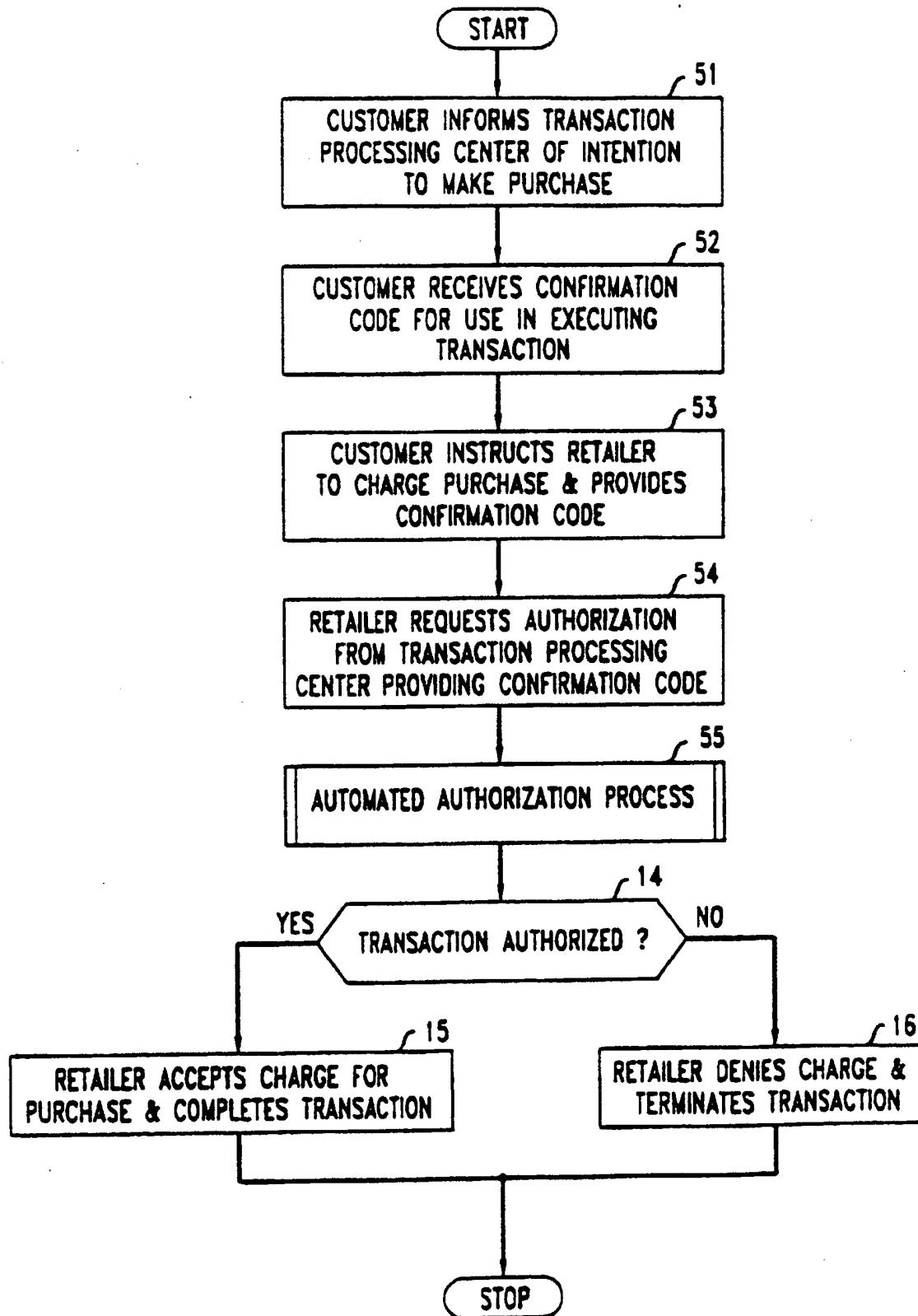
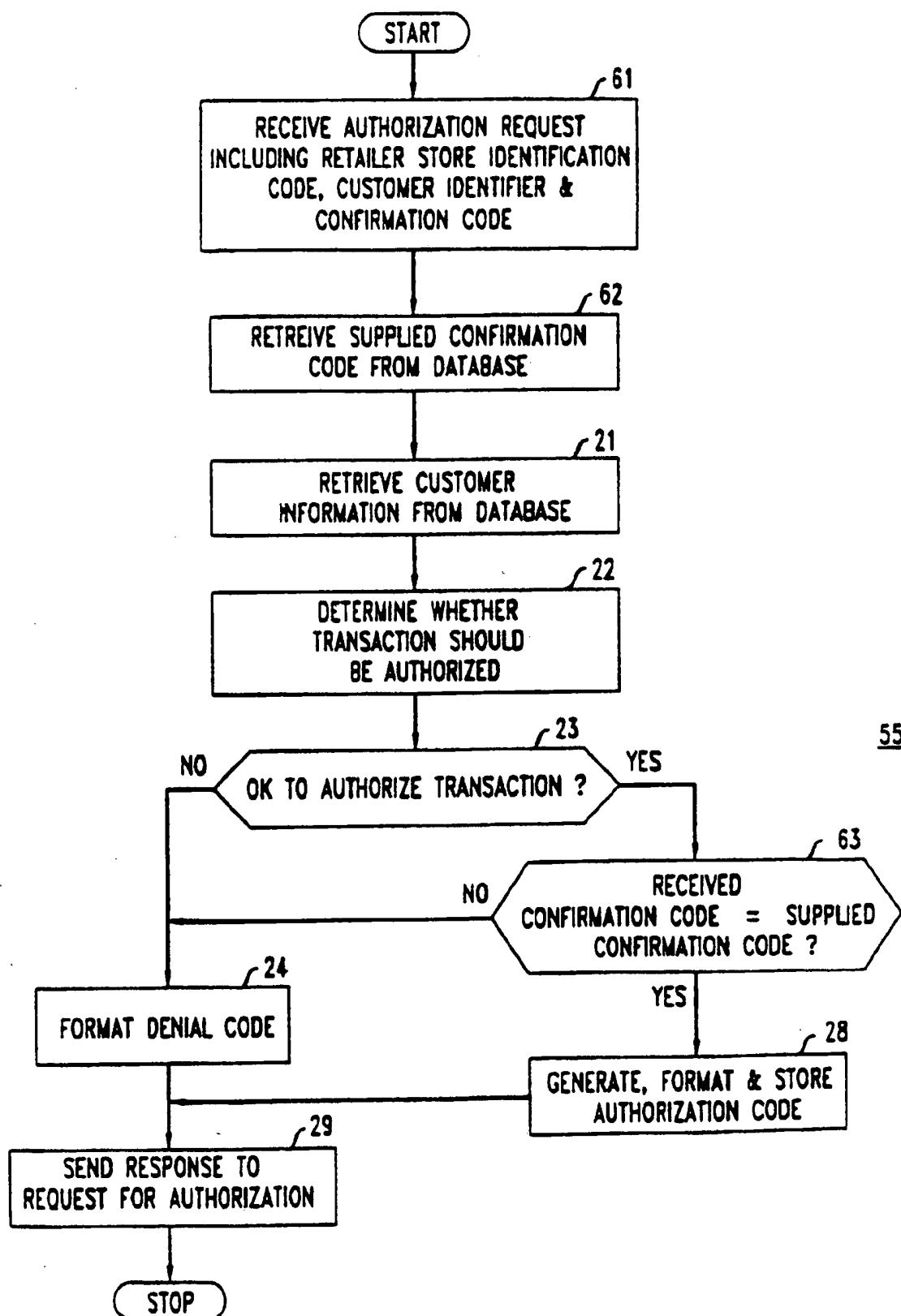


FIG. 14



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